

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : Case No.: 18-20912
Jessica N. Cyphert, :
Debtor : Chapter 13
Jessica N. Cyphert, :
Movant : re doc. 71
Vs. :
MidFirst Bank & :
Ronda J. Winnecour, Trustee :
Respondents :

TRIAL MORTGAGE MODIFICATION ORDER

On February 9, 2023, the above named Debtor and Respondent, MidFirst Bank ("Creditor") entered into a trial modification (the "Trial Modification"), **OUTSIDE OF the Court's Loss Mitigation Program (LMP)**, with respect to the First mortgage on the Debtor's residence. The terms of the Modification require monthly payments in the amount of \$1,743.63 with the first payment due on April 1, 2023 and to continue in that amount for each month therefore until further notice of court.

AND NOW, this 2nd day of March, 2023 for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that: (1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor in accordance with this Modification Agreement.


UNITED STATES BANKRUPTCY JUDGE 

Case administrator to serve:
Debtor(s)
Counsel for Debtor(s)
[Counsel for Creditor]
Ronda J. Winnecour, Esq. Ch 13 Trustee

FILED
3/2/23 10:26 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Jessica N. Cyphert
Debtor

Case No. 18-20912-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 02, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2023:

Recip ID	Recipient Name and Address
db	+ Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com

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User: auto

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Date Rcvd: Mar 02, 2023

Form ID: pdf900

Total Noticed: 1

wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 6